

to be in the middle of the practice of medicine, not distant thought, near thought. The very fact that an insurance company tells the doctors what they can and cannot do is no worse than what we are getting ready to do with the rest of government-run health care. We didn't fix that problem. We didn't address that problem with this. We didn't guarantee that you could walk with your feet. We said: Here is how much money you can earn, but we didn't address that.

I will give two examples. Two people I have taken care of for over 15 years, both had no clinical indications that they had anything wrong. I contacted the insurance company. I thought they needed an MRI of the brain. Both of them were denied. I got friends who are radiologists to do their MRI. They both had brain tumors. One is still alive. What we are setting up isn't any different than what you have a complaint and gripe about now with the insurance industry. You didn't fix that in this bill. There is no health care reform in this bill. There is health coverage expansion, but there is no reform.

One of those people is still alive, but had we followed either Medicare guidelines, cost comparative effectiveness panel guidelines, which would have forbidden doing an MRI, that one person out of the two would be dead today. So as we sit here and look at our health care system, my biggest worry is, I will be in Medicare. I will get rationed. I know that. The way we are going about it, that is what is going to happen. We are going to ration care. We will not vote to not ration it. You know it is going to be rationed or you would have voted for the amendment in committee that provided a prohibition.

But my real concern is not my generation. My real concern is those who will follow us with \$12.1 trillion worth of debt and the fact that every one of those is 25 years of age and younger today. Twenty years from now, they will be responsible for \$1 million of both debt and unfunded liabilities for which we will have to collect, on average, \$70,000 a year just to pay the interest on what we are sending them. Before they pay the rest of their income taxes, before they pay payroll taxes, before they pay unemployment taxes, before they send their kids to school, before they buy health insurance, before they buy a home, before they buy transportation, the real worry that should be in front of this country, which is the No. 1 issue on the public's mind, is: How do we get out of this financial mess? That is the No. 1 issue on people's minds. It is not health care.

I have no hopes of convincing my colleagues that through 25 years of practicing medicine, dealing with Medicare, dealing with Medicaid, that that is of any value to you. Because we are hell-bent on passing a health care bill and dealing to make sure we can and creating inequities throughout this country and dividing our country.

We heard the Senator from Rhode Island characterize us as liars, birthers,

supporters of the Aryan nation. That is what I heard. I sat and listened to it. I think he doth protest too much, for he knows that is not true. There is nobody on our side of the aisle who cares any less than anybody on the other side of the aisle about fixing health care. The rub is, you believe the government is the most powerful thing and the best way to do it. We don't agree with that. We actually believe in the American people. We actually believe in the entrepreneurial spirit of the average American making good decisions for themselves every day, doing things we never do, which is prioritizing where their money is going to go and how they are going to spend it and working like heck to advance the cause of their own family, their own freedom, and their own liberty. You don't believe that because, if you did, you would never put this kind of bill on the floor. This bill limits liberty. This bill says you shall.

Think of the first big step in this bill. In the United States, you no longer have the ability to not buy health insurance. If you have  $\$1/2$  million in the bank and you want to put that at risk and say: I don't want to, you either have to pay a fine, a tax, or you have to buy health insurance. So where is the liberty and where is the commerce clause in that and where does that tie in with individual liberty and individual responsibility? We say: If you don't want to be responsible, then we will make you responsible. We don't say: You have to suffer the consequences of your lack of responsibility.

What built this country was people figuring out if you don't act responsibly, it is going to cost you. We are going to put a block on that and say: You don't have to act responsibly. You don't have to act in your own best economic interest. Don't worry. We will take care of it.

Jefferson warned of that. One of the Founders of this country warned us against doing the very thing we are doing today. If you read the Federalist Papers, you will see what Madison wrote about the welfare clause and the commerce clause. He said, whenever the Senate starts to think about claiming it means something different than it does, here is what we want you to know. It doesn't. It is very limited in scope.

I said yesterday in a press conference that this country is at the point of a crisis of confidence such as we have not seen in hundreds of years. It is true. Whether you are a very liberal individual or a very conservative individual, you don't have any confidence in us. The reason you don't is because we don't act in the country's best interest. We act in our political best interest. Republicans are equally guilty. We look at partisan issues rather than principled issues. What we miss in all that is the best right thing for the country. We are missing it with this bill. We are missing the best right thing for the country.

Mr. CORKER. Will the Senator yield?

Mr. COBURN. I am happy to yield.

Mr. CORKER. I was listening to the Senator from Oklahoma. I know he cares deeply about his patients and continues to treat patients as he serves in the Senate. What he has done is pointed out the fact that there will be much interruption, changes in the physicians' and patients' relationship. But the big picture is what the Senator is concerned about, too; that is, the tremendous indebtedness this country has by the fact that—the good chairman of the Finance Committee is here today listening patiently, and I know this has to be painful to him—half the reform we are talking about is actually putting people in Medicaid, a program that 40 percent of physicians will not see and 50 percent of specialists will not see.

Mr. COBURN. And the outcomes are poor.

Mr. CORKER. Last weekend, the New York Times talked about many physicians prescribing antipsychotic drugs to young people because they don't want to deal with them on Medicaid. So half this reform is people going into this type of program and half the money is coming from Medicare, which is insolvent.

We have spent all this time, all kinds of bipartisan meetings. I know you spoke about the issue of partisanship. I know the good chairman is here. We, early on, said we wanted to join in health care reform. We just didn't want to take money from Medicare, which was an insolvent program, to fund it. What was the major building block of this program? Taking \$464 billion from Medicare to fund reform. We were, in essence, blocked out on the front end saying something we thought was the wrong type of principle to build upon.

Mr. COBURN. Mr. President, if, in fact, we got rid of 50 percent of the fraud in Medicare and Medicaid, we would generate \$600 billion every 10 years, more than offsetting the cuts that have been outlined in this bill.

Mr. CORKER. So if I understand correctly, of the new patients going into Medicaid, 50 percent of the money comes from an insolvent program. We are not dealing with the doc fix. Much of the savings they have talked about is just like the doc fix that back in 1997, the AMA, both sides of the aisle agreed to do something to save money for Medicare. As the Senator knows now, the Reid amendment takes out all the doc fix, now with a \$285 billion gap over the next 10 years to deal with physicians. It is another example of how we don't have the courage. We put in place cuts. We are not going to do that. We know what damage that will cause to patients. In this particular case, we should not do that. But the fact is many of these cuts that have been discussed will never take place. They will never take place. At the end of the day, I come back to the very thing you talked about; that is, we have \$12 trillion in debt, \$38.6 trillion in unfunded